

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re:	FRANK AGYEMANG BANDO	§	Case No.: 07-19453
	ALBERTA AGYEMANG BANDO	§	
		§	
		§	
		§	
		§	
Debtor(s)		§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/19/2007.
- 2) This case was confirmed on 12/05/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/03/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/24/2009.
- 5) The case was converted on 04/28/2010.
- 6) Number of months from filing to the last payment: 29
- 7) Number of months case was pending: 31
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 37,920.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 64,800.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 64,800.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,500.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 4,660.67
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 7,160.67**

Attorney fees paid and disclosed by debtor **\$ 1,000.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CAPITAL ONE AUTO FIN	SECURED	10,850.00	15,727.67	15,727.67	12,788.94	2,139.00
FCNB MASTERTRUST	UNSECURED	1,800.00	1,887.23	1,887.23	371.89	.00
PRA RECEIVABLES MANA	UNSECURED	350.00	371.20	371.20	73.14	.00
DISCOVER FINANCIAL S	UNSECURED	2,500.00	2,521.45	2,521.45	496.86	.00
WELLS FARGO FINANCIA	UNSECURED	1,500.00	1,141.52	1,141.52	224.93	.00
BANK UNITED	SECURED	NA	.00	.00	.00	.00
BANK UNITED	SECURED	NA	.00	.00	.00	.00
CAPITAL ONE AUTO FIN	UNSECURED	5,044.00	NA	NA	.00	.00
WEST ROGERS PARK TOW	OTHER	NA	NA	NA	.00	.00
AMERICAN EXPRESS BAN	UNSECURED	1,800.00	1,542.77	1,542.77	304.01	.00
ROUNDUP FUNDING LLC	UNSECURED	350.00	350.28	350.28	69.02	.00
FIA CARD SERV/BANK O	UNSECURED	6,500.00	6,084.37	6,084.37	1,198.96	.00
ECAST SETTLEMENT COR	UNSECURED	2,200.00	2,445.23	2,445.23	481.85	.00
ECAST SETTLEMENT COR	UNSECURED	3,400.00	3,302.88	3,302.88	650.85	.00
PORTFOLIO RECOVERY A	UNSECURED	7,200.00	7,186.27	7,186.27	1,416.08	.00
LVNV FUNDING	OTHER	NA	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	2,300.00	2,606.88	2,606.88	513.71	.00
CAPITAL ONE	UNSECURED	1,800.00	2,601.02	2,601.02	512.54	.00
ECAST SETTLEMENT COR	UNSECURED	500.00	604.63	604.63	119.16	.00
CHASE BANK USA	UNSECURED	1,900.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	2,500.00	2,922.87	2,922.87	575.95	.00
ECAST SETTLEMENT COR	UNSECURED	800.00	959.87	959.87	189.15	.00
PORTFOLIO RECOVERY A	UNSECURED	1,300.00	1,199.65	1,199.65	236.40	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CACH	OTHER	NA	NA	NA	.00	.00
HOUSEHOLD BANK NA IL	UNSECURED	700.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,000.00	980.00	980.00	193.12	.00
LOWES	UNSECURED	1,400.00	NA	NA	.00	.00
FEDERATED RTL/MARSHA	UNSECURED	500.00	373.24	373.24	73.56	.00
FEDERATED RTL/MARSHA	UNSECURED	400.00	455.07	455.07	89.68	.00
MBNA AMERICA	UNSECURED	4,800.00	NA	NA	.00	.00
PACIFIC DEBT	OTHER	NA	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	200.00	NA	NA	.00	.00
ECMC	UNSECURED	1,400.00	8,293.67	8,293.67	1,634.31	.00
GE MONEY BANK	UNSECURED	1,300.00	778.76	778.76	153.45	.00
PORTFOLIO RECOVERY A	UNSECURED	600.00	1,028.03	1,028.03	202.59	.00
LVNV FUNDING	OTHER	NA	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	300.00	332.12	332.12	65.45	.00
RESURGENT CAPITAL SE	UNSECURED	1,600.00	1,617.88	1,617.88	318.81	.00
SPIEGEL	UNSECURED	1,000.00	NA	NA	.00	.00
UNION PLUS CREDIT CA	UNSECURED	2,800.00	NA	NA	.00	.00
BLATT HASENMILLER LE	OTHER	NA	NA	NA	.00	.00
OFFICE OF CIRCUIT CO	OTHER	NA	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	520.00	561.58	561.58	110.66	.00
ECAST SETTLEMENT COR	UNSECURED	400.00	483.75	483.75	95.31	.00
RESURGENT CAPITAL SE	UNSECURED	1,400.00	1,492.54	1,492.54	294.11	.00
ASSET ACCEPTANCE LLC	UNSECURED	NA	3,767.56	3,767.56	742.42	.00
LVNV FUNDING	OTHER	NA	NA	NA	.00	.00
SALLIE MAE SERVICING	UNSECURED	NA	7,190.25	7,190.25	1,416.87	.00
NATIONSTAR MORTGAGE	SECURED	.00	215,668.26	.00	29,886.55	.00
NATIONSTAR MORTGAGE	OTHER	NA	NA	NA	.00	.00
NATIONSTAR MORTGAGE	SECURED	NA	4,000.00	4,000.00	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	29,886.55	.00
Mortgage Arrearage	4,000.00	.00	.00
Debt Secured by Vehicle	15,727.67	12,788.94	2,139.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	19,727.67	42,675.49	2,139.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	65,082.57	12,824.84	.00

**Disbursements:**

Expenses of Administration	\$ 7,160.67	
Disbursements to Creditors	\$ 57,639.33	
<b>TOTAL DISBURSEMENTS:</b>		\$ 64,800.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/18/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.